

## The Kellum & Rotan Investment Co

4011-2 Austin St.  
**CAPITAL \$50,000.**

A. M. GRIBBLE, Pres., T. N. McMULLEN, Secy.

Desirable real estate for sale in all parts of the city on liberal terms. Correspondence solicited.

J. W. MANN, President. T. C. TIBBS, Vice-President. J. K. ROSE, Sec. and Treas.

## WACO ICE AND REFRIGERATING COMPANY,

ICE, COLD STORAGE AND COAL.

A. S. E. EGAN, Superintendent

E. ROTAN, President. J. K. ROSE, Cashier.  
Wm. CAMERON, Vice President. A. L. BROWN, Assistant Cashier.  
TOM PADGITT.

## First National Bank

WACO, TEXAS

CAPITAL, \$500,000. SURPLUS AND PROFITS, \$85,000.

DIRECTORS—E. Rotan, Wm. Cameron, Tom Padgett, J. K. Rose, W. V. Fort, W. M. Kellett, D. B. Wallace, W. R. Dunnic, Wm. Brewster, M. A. Cooper.  
Accounts of Banks, Bankers, Merchants and others are solicited. We possess unsurpassed facilities for making collections.

W. W. SELEY, Pres. M. A. SULLIVAN, Cashier.  
T. B. DOCKERY, Ass't Cashier.

CAPITAL \$135,000 SURPLUS \$50,000

## THE WACO STATE BANK

Cor. Fifth and Austin Ave., Waco, Texas.

ISSUE BILLS OF EXCHANGE available in all parts of the world.

# WACO DAILY NEWS

The paper for the Business man, the Mechanic, the Artisan.

## The Paper for the Family

More Local News than was Ever Printed in a Waco Daily before and

It is Only 50c a Month

When you see it in The News you know it Is So.

Read and keep Posted

### PERSONAL.

Mr. John B. Nichols, of Crawford, is in the city.

Mr. Eustace McCulloch of Austin, is at the Royal.

Mr. W. H. Cartwright of Fort Worth, is in the city.

Mr. C. E. Lewis, cow coroner of the Cotton Belt, is in the city.

Judge E. C. Heath and Mr. W. F. Jones, of Rockwall, are guests of the New McClelland.

Mr. Ed. Forsgard left Sunday for California where he will make his home in the future.

Mr. J. M. Means, the popular traveling representative of the Piedmont Air Line, is at the Pacific.

Hon. Marion Martin was at the New McClelland last night. He was on his way from Corsicana to Belton where he speaks today.

Mr. J. G. Adams we are sorry to say is very ill with fever. A relapse from a long 3 weeks spell we wish him a speedy recovery.

Mr. and Mrs. Geo. Byrne leave tonight for Rome, Ga., where they were called on account of the serious illness of Mrs. Haynie Mrs. Byrne's mother.

Mr. A. J. Whitehead traveling passenger agent of the Chicago, Cleveland, Cincinnati and St. Louis railway is in the city. His headquarters are in Dallas.

Mr. C. Robinson, the well known dry goods merchant left Sunday for a visit to friends and relatives in the northern and eastern states. Early next month he will sail from New York for his old home in Germany, where he will spend the summer.

### Hair-Dressing.

I have secured the services of Miss Gertie Davis of New York City, ladies' artistic hair dresser. Bangs cut and curled and hair dressed in the latest styles. Children's hair cut, shampooing, hair dried in ten minutes with dryer. Hair made to order, wigs, bangs, braids, etc.

MRS. B. J. DOSS,  
400 1/2 AUSTIN ST.

### What I Know About Hardware and Interest.

The laws which regulate interest are similar to those which regulate insurance. The risk of loss determines the rate. Some property can be insured at 1 per cent, some at 2 1/2 per cent, some at 5 per cent, and some property cannot be insured for less than 10 per cent. Powder houses and oil houses cannot be insured at all. Some citizens of Waco can borrow all the money they want at 5 per cent., others have to pay 16 per cent.; others cannot borrow any money at any rate. An act to regulate the rise and fall of the Mississippi river or the rise and fall of the thermometer, would be no more absurd than an act to regulate the rate of interest or insurance. Our law makers in their great wisdom (?) thought that a 10 per cent. usury law would cause money lenders to run after borrowers and beg them to take their money at a low rate. If any borrower has been overwhelmed with offers of cheap money, the fact has never been made known. No one will pay 15 per cent. for money unless it will cost him more not to borrow, but under the law, loans whose risk is worth more than 10 per cent. cannot be made at all.

I loaned our visiting firemen a large lot of knives and forks and tea spoons for one meal. The knives and forks I offer now at 50 cents a set. The same kind new are cheap at 75 cents. The spoons—heavy triple tinned steel, I offer at 25 cents a set, new ones cost 40 cents. I have just unloaded a car of roofing pitch and tar paper which is used for gravel roofs also to keep moths out of woolens. Remember that I am headquarters for Mason fruit jars and hay baling ties.

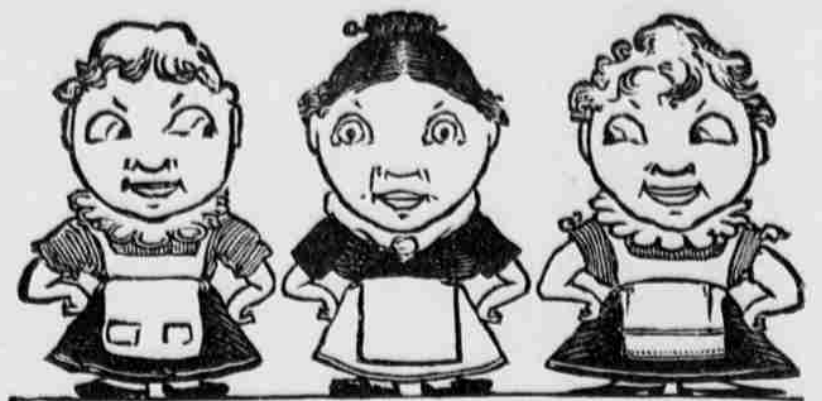
ED. STRAUSS,  
Corner Fourth and Mary Streets.

One complete plant of machinery and large experience enables us to do the best of work at lowest prices.  
DALLAS SCREEN CO.

Joe Lehman's restaurant is open all night now. The best in the city to get a meal

It is not only low prices but high quality we claim.  
DALLAS SCREEN CO.

Diamonds, watches, jewelry, silverware and bric-a-brac, all going at a great sacrifice at the great bankrupt stock of D. Donnon & Bro.; Brown & Co., auctioneers.

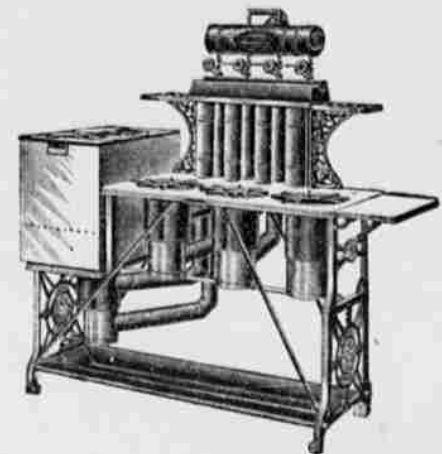


A woman may sew, and a woman may spin,  
And a woman may work all day,  
But!—when CLAIRETTE SOAP comes into her house  
Then vanish all troubles away.

CLAIRETTE SOAP IS MADE  
ONLY BY N. K. FAIRBANK & CO. ST. LOUIS.

## SEASONABLE GOODS

NEW PROCESS  
GASOLINE  
STOVES,  
ALASKA REFRIGERATORS,  
CHINA LAMPS.



BARREL CHURNS,  
SCREEN DOORS  
AND WINDOWS  
Glass and Tinware.

## WE CAN NOT BE UNDERSOLD.

In fact, everything you need for your house can be found at the Mammoth Establishment of—

## ✕CURTIS & ORAND,✕

Nos. 420 and 425 Austin Ave., WACO, TEXAS.

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AN 8-PAGE, 48-COLUMN PAPER.

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Will be Sent to any Address from NOW Until JANUARY 1, 1893

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NEWS PUBLISHING COMPANY,  
WACO, TEXAS.

W. D. MAYFIELD, President. J. D. BELL, Vice President. JOHN D. MAYFIELD, Cashier

## The City Savings Bank

CHARTERED FEB. 12, 1892.

AUTHORIZED CAPITAL \$100,000.

No offers 6 per cent. interest on deposit. Interest payable from date.

## Livery Transfer STABLES.

O. W. DAVID  
PROPRIETOR.

The old Grand Building, North of Plaza,  
WACO, TEXAS.

The finest vehicles and horses in the city. Call carriages for ladies a specialty and when desired, ladies can have a driver in livery. All trains met. Prompt attention to all orders and satisfaction guaranteed. Horses boarded on reasonable terms.

